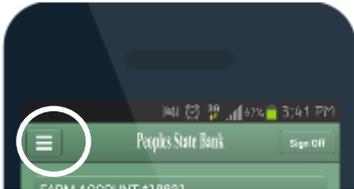


Mobile Check Deposit

You must be enrolled in Peoples State Bank online banking, as well as download and activate the Peoples State Bank mobile app. Only checking and savings accounts are eligible for Mobile Check Deposit.

Log in to your app using your online banking access ID and password.

Then, tap the menu icon and select '**Check Deposit**'.

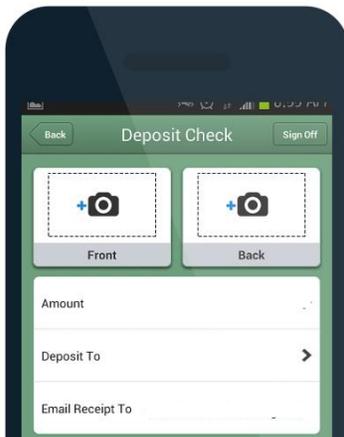


Read the instructions carefully before selecting '**Deposit Check**' and before tapping '**Continue**'.

The back of your check must be endorsed with the following:

- Your signature
- Your account number
- The words "For mobile deposit only"

If any of these three things are missing the check will not be processed and you will have to try again.



Next, use the app to take a photo of the front and the back of your check. Click '**Amount**' to type in the value of the check and '**Deposit To**' to select the account into which funds should be deposited. Enter your email address for a receipt. (See image above)

Is it secure?

Yes, the Mobile Banking service utilizes best practices from online banking such as HTTPS, 256-bit SSL encryption, and password access and application time-out when your phone is not in use. In addition, no account data is ever stored on your device. And in the event your device is lost or stolen, the service can be immediately disabled by either going online to the Mobile Management website or calling us.

Can I use Mobile Check Deposit with any mobile device?

Eligible phones include:

- iPhone® (3G or higher with iOS 6.0 or higher).
- iPad® (2 or higher with iOS 6.0 or higher). iPad Mini® is also supported (with iOS 6.0 or higher).
- Android® (2.2 or higher operating system) with a rear-facing camera that supports auto focus.

Are my checks deposited immediately?

Funds deposited before 1pm on a banking business day (every day except Saturdays, Sundays and federal holidays) are normally available for withdrawal on the first business day after the day of the deposit.

What should I do with the hard copies of my checks?

Keep your check in a safe place for 10 business days to ensure the deposit has processed successfully, then destroy it.

What types of checks are not eligible for Mobile Check Deposit?

- Joint checks, unless it is being deposited into an account of which both parties are members
- Checks made payable to "Cash"
- Checks drawn on a foreign bank or payable in a foreign currency
- Checks altered on the front of the check
- Checks without an authorized signature, demand drafts, and remotely created checks
- Checks dated more than 6 months prior
- Checks that have previously been returned stop payment or account closed

Are there any limits on how much I can deposit?

The daily limit is \$5,000. This can be increased with officer approval.

How do I know if my deposit went through?

You will receive a confirmation e-mail initially with each deposit and another e-mail when the deposit has been approved or declined.

